

Appln No.: 10/009,874  
Amendment Dated: April 20, 2005  
Reply to Office Action of October 20, 2004

#### REMARKS/ARGUMENTS

This is in response to the Official Action mailed 12/18/2003. Reconsideration of the application, as amended, in view of the remarks herein is respectfully requested.

An extension of time sufficient to make this paper timely is requested, and the fee is enclosed. The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 15-0610.

Claims 1-45, 47-48, and 51-65 have been canceled without prejudice.

Claim 46 was indicated to be allowed.

Claims 49 and 50 were objected to as being dependent on a rejected claim, but were otherwise indicated to be allowable. Claims 49 and 50 have been amended to place them in independent form.

This amendment made in this amendment place this application in form for allowance based on the statements made in the Official Action. Accordingly, in reliance on the Examiner's remarks, no issues remain in this case as to which an appeal could be filed, and no Notice of Appeal is being filed. It is further noted that if a Notice of Allowance is not issued in response to this amendment, that any further action should be in the form of a non-final action.

Respectfully Submitted,



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Enclosures:

Extension of Time Form PTO/SB/22  
Credit Card Payment Form